OLD-FASHIONED MONDAY ON WALL STREET MARKET

Numerous Advances in Industrials and Buying Interests Sustained Until Close.

RAILROAD SHARES IRREGULAR

Cheered by Further Break in Price of Wheat, Easier Money Rates and Absence of Foreign Liquidation. Bonds Active and Strong.

NEW YORK, January II.—Out-of-town buying gave Wall Street an old-fashioned Monday market to-day, Advances of from I to 4 points were numerous in the industrials, the market broadened perceptibly and buying interests were sustained up till the close. Attention was directed to the United Railway investment securities last week. The preferred gained Tip points, and the common rose I, with notable buying orders from San Francisco.

Equipment stocks were strong, Railway Steel Springs, Pressed Steel Car and American Car Foundry each gaining more than 1 points, Bethlehem Steel on active trailing rose to 52%, a new high, and the preferred sold up to 98. United Steel moving more flowly, ran into stock around 32. These shares appeared to lack lendership.

International Harvester gained nearly 5 points, and Delaware and Hudson rose to points on a single trade. Automobile issues were very strong. Maxwell Motors ist preferred gained move than 5 points and Studebaker rose from 35%, to 25% on excellent reports of current business.

Railroad shares were somewhat irregular, though higher in the main. Southern rails BY BROADAN WALL.

NEW YORK, January II.—Last week's upward movement in stocks was resumed today with greater breadth and activity. Dealings were close to the largest of any single session for over a fortnight, and trading was more diversified it embraced more than the usual number of miscellaneous issues, but leading stocks were prominent throughout. United States Steel leaserted its former badership largely as a result of last Saturday's excellent statement of unfilled tomage for December dialns ranged from 1 to 2 points in the more active group while a few specialties gained much more. Coppers also improved their positions on another increase in the price of the metal. Incidentally the grain markets furnished another sensation with their further alrupt declines from recent high record quotations.

Much of today inquiry for securities was attributed to the West, Conditions west of the Alighanies appear more nearly normal than any other part of the country. The foreign situation reflected little change aside from greater weakness in exchange, London's market was firm, with some increase of operations. An interesting feature of the statement of the imperial Bank of Germany was a gold loss of almost \$1,000.000.

NEW YORK, January B. Mercantile pa-per, 33,261. Sterling exchange, steady; staty-day bills, 34,125; for cables, \$4,3425; for de-mand, \$4,8260. Bar silver, 13% Mexican dollars, 37% Government bonds, steady, Raifroad bonds, strong, Time loaus, easy, fixty and ninety days, 3%; six months, 33,464. Call money, steady, 25,

BOND LIST

RICHMOND STOCK MARKET,

By Cassie G. Burch & Co.

Stock and Bona Brokers, 1615 E. Main)

El binond, Vic. January 11, 1915,

25 Urginia Railway and Power Company

STATE SECURITIES STATE SECURITIES

Official Range and Sale of Stocks in New York

BY THOMAS BRANCH & CO., Bankers and Brokers.

clear this month and next from Texas City direct for Bremen. The heavy receipts at other Texas points were accepted as a pointer to an equally heavy export movement in the near future.

In the cotton belt spots were active, six In the cotton belt spots were active, six of the larger markets reporting aggregate sales of 45:55 bales, one of the largest day's business of the season.

Spot cotton, firm. Sales on the spot, 1.900 bales; to arrive, 7.100 bales.

Cotton futures closing: January, 7.68; March, 7.90; May, 8.12; July, 8.33; October, 8.85

NEW YORK PRODUCE MARKET. NEW YORK PRODUCE MARKET.

NEW YORK January 11.—Raw sugar, firm; molasses, £2763-34; centrifugal, £016£11; refined, steady. Butter, steady. Cheese, fregular. Spot coffee, steady; Rio No. 7. No. Santos No. 4, 25c.
Cottonseed oil was weak to-day, final prices showing a loss of 3 to 13 points. There was considerable liquidation, chiefly by the West in lard, while offerings were absorbed through commission houses, partly for Southern long account, together with scat-

through commission houses, partly for Southern long account, together with scat-tered covering of shorts. Sales, 2,000 bar-rels. The market closed steady. Spot, 6,226, 6,50; January 6,1276,25); February, 6,2276,27; March 6,416,42; April, 5,5296,53; May, 6,207 6,61; lune, 6,3576,75; July, 6,3176,52; August, 6,4176,62; August,

CHICAGO GRAIN MARKET.

CHICAGO, January 11—Wild selling of wheat resulted to-day from reports that English and French fleets were successfully breaking through the Turkish defenses of the Dardanelles. After a downward plunge of 5%c from the top figures of the day, the market closed restless at 2 to 3½ under Saturday's close. Other leading staples, too all finished at a decided setback, corn 1½ to 1½,01½ coats, 1 to 1½, and provisions, 12½ to 1½,01½ coats, 1 to 1½, and provisions, 12½ to 1½,01½ coats, 1 to 1½, and provisions, 12½ to 1½,01½ coats, 1 to 1½, and provisions, 12½ to 1½,01½ coats, 1 to 1½, and provisions, 12½ to 1½,01½ coats, 1 to 1½,01½ coa Leading futures ranged as follows:

Local money supply was in excess of re-quirements, but affected no change in open rates. Long-time loans were made at the recent minimum of \$\frac{3}{2}\$ per cent.

Bonds were strong and active, with market gains in needium grade issues.
Total sailes par value were \$2.332,600.
United states bonds were unchanged on call.

LOCAL MARKET QUOTATIONS atshed by Levy Commission Co., Richmond, Va., January 11, 1915.

Ü	Live Poultry	,	1.0	79.
1	Turkeys Live Poultry.	16		
8	Chickens, choice, small, lb	1.	to	15
ä	Chickons large Di			
	the sense in Se. Identification		to	1.8
	Hens, per 1b		to	12
	Roosters, each		to	35
	ticese, fat. large, each	75	10	95
	Geese, small, each	60	10	75
	Ducks, large young th		to	14
V.	Geese, small, each. Ducks, large young, lb. Ducks, small, young, lb.	13	to	14
	Dressed Poultry.	149	140	**
	messed routery.			
	and the second second second	Per	Po	
	Turkey, choice	134	to	20
Ĥ	Turkey, poor to fair	1.5	to	17
	Ducks, choice	16	10	17
ā	Geese, choice	14	to	16
	Chickens, choice	11	to	16
8	Hone choice	**	to	
ö	Hens, choice			15.
S	Eggs-Crated.	23	to	30
	In crates near-by fresh doz		+0	33
	Eggs-Crated. In crates, near-by, fresh, doz Guinea eggs, doz.		to	20
	**************************************	Per		
d	Family, choice, fresh, lb	22	to	25
	Merchanis fair, per ib		to	29
ä	Live Stock.			
	AND THE RESERVE OF THE PARTY OF	Per	Po	m m
	Veals, choice to fancy		to	
	Veals, poor to fair	2	to	
	Calves, runners	5	10	
d	Country Racon		10	. 0
	and the same of th	Per	Po	115
			to	
	Hams, medium, well cured	20	to	21
	Harns orge well cured	200	to	21
	Sides well cured	1.0		
	Shandlers wall arred	11	to	18
	Hams, medium, well cured. Hams, arge, well cured. Stiles, well cured. Shoulders, well cured. Dressed Hogs.		to	17
		Per	Po	1100
롉	Hogs, choice, small	9	10	500
	Hogs, choice, large	614		
g	Hogs, off quality			0.0
	Game,			
		Per	Po	uni
-	Rabbits, No. 2	10	to	12
	Districted extended to account	1.0		

Habbits, straight count........... 13 to 15

otal for season Net receipts, 1.23 to bales; exports, 2.23 tales.

NEW ORLEANS, January II.—While no great amount of activity prevailed at any lime during to day a session, the color market was very atendy and moderate to play receipts and were 7 to 10 points over last week's final to 5 points.

One of the main stimulating influences was the report that four steamers would

MISCELLANEOUS MARKETS.

NEW YORK, January II.—Cotton goods markets were steady to-day. Print cioths were firmer and tending higher. Jobbers bought domestics steadily. Raw silk was firm at the advances named last week imported dress goods were advanced owing to increased finishing costs, higher freight rates and added customs taxes.

NAVAL STORES.

SAVANNAH. GA., January II.—Turpentine, firm, 44; sales, 79 casks; receipts, 20 casks; shipments, 22 casks; stocks, 55,739 casks, Rosin, firm; sales, 223 barrels; receipts, 463 barrels; shipments, 1.055 barrels; stocks, 144,477 barrels Quote: A., B., 3.15.

PETERSBURG PEANUT MARKET.
(Reported by Redgers Plummer & Co., Inc.)
PETERSBURG, VA., January 11.—Spanish: Farmers' stock—Market steady at \$5
cents per bushel.
Virginias: Farmers' stock—Market, firm.
Fancy Jumbo. 3½ cents per pound; fancy
handpicked, 3½ cents per pound; skelling
stock, 2½ cents to 2½ cents per pound.

AND COURT CALENDAR

Yesterday's Transfers Aggregated \$78,375, the Largest for Many Days.

GILMAN AND KEESEE TRADE

Evident Increase in Volume of Building Operations Is Noted-Permits Yesterday Aggregated \$15,955. Supreme Court Hears Argument.

Reality transactions yesterday show an increase in the totals over that of previous days for sometime past. The indications are that business is improving and slowly growing back to the standard set on the local market. The aggregate of the transfers of city property yesterday was \$78,375, while the deeds of trust totaled only \$28,698. The transfers, with one exception, were all of a fair size.

portant a matter.

That's a bad plan.

Our Experience Is

until they get one foot in the grave.

Confidential interviews invited.

(covering a period of twenty-two years),

that more men make their wills in the month of January than in any other month of the

We reckon that's because they make New

Some good men delay making their wills

Virginia Trust Co.

"The Safe Executor." RICHMOND, VA.

Oldest Trust Company in Virginia.

1106 East Main Street.

Year resolutions to stop putting off so im-

ington Street. January 8, 1915, tax \$1.40, \$10.

August Simonpietri et ux. to Joseph Heppert, 54 feet 24 inches by 120 feet east line Eighth Street, 374 feet 8½ inches north of Leigh Street. January 9, 1915, tax \$8, \$5.

Claude E. Sprenkle et ux. to Joseph Heppert, 23x145 feet south line Grace Street, 21 feet west of Sheppard Street. November 24, 1914, tax \$6.50, \$10.

Mrs. F. L. Twining et vir to W. L. Phillips, et al., 22x145 feet north line Grace Street, 388 feet west of Addison Street. December 28, 1914, tax \$9, \$10.

Walter C. Schaaf et ux. to C. L. Schaaf, 18 feet 2¾ inches by 115 feet 8 inches west line Third Street, 103 feet 8¾ inches north of Jackson Street. January 9, 1915, tax \$3.50, \$10.

W. J. Gilman et ux. to George H. Keesee and Richmond Moore, 70 feet 9 inches by 179 feet 9 inches at the north west corner of Grove Avenue and Cleveland Street. January 1, 1915, tax \$15.

Richmond H. Moore et als. to W. J. Gilman, 149x150 feet at the southwest corner of the Boulevard and Grace Street. January 1, 1915, tax \$18.60, \$10.

HUSTINGS TRANSFERS.

Two Deeds of Bargain and Sale,
Amounting to \$525.

M. C. Mann et ux. to J. O. Tuck, 90x140 feet south line Porter Street, 104.84 feet west of old corporation line. January 2, 1915, tax 50 cents, \$10.

Bertle H. Loving et vir to Howard D. Rex, 33x155 feet at the northwest corner of Decatur and Thirty-seventh Streets. August 31, 1914, \$225.

Three Deeds of Bargain and Sale, Amounting to \$435.
William Page et ux. to Brookland
School Board, one acre about 2 miles
north of Glen Allen. August 2, 1914.
\$10. Thomas II. Farrand et ux, to John W. Wagner, lot 374, in the plan of Montrose Heights. September 8, 1914,

Montrose Heights. September 8, 1914, \$325.

John B. Gayle et ux. to Paul Carey, et al., one acre, in Varina District. October 5, 1914, \$160.

certy yesterday was \$15,875, while the deeds of trust totaled only \$25,858. The transfers, with one exception, were all of a fair size.

A feature of the business yesterday was the recording of deeds between W. J. Gliman, George H. Keese and Richmond Moore, involving \$33,600. Gliman transfers to Keesea and Moore west corner of Grove Avenue and Cleveland Street, for \$21,000, while Keesea and Moore transfer to Gliman at transfers to Keesea and Moore west corner of Grove Avenue and Cleveland Street, for \$21,000, while Keesea and Moore transfer to Gliman a lon fronting 13 feet at the southwest Street, for \$15,800. Saville et ux. to J. H. Chamberlayne, trustee, 22 feet 8 inches the southwest of \$15,800. Saville et ux. to J. H. Chamberlayne, trustee, 22 feet 8 inches the southwest street, for \$15,800. Saville et ux. to J. H. Chamberlayne, trustee, 22 feet 8 inches and for fronting 145 feet at the southwest Street, 51,800. Saville et ux. to J. H. Chamberlayne, trustee, 22 feet 8 inches and for fronting 145 feet at the southwest street, for \$15,800. Saville et ux. to J. H. Chamberlayne, trustee, 22 feet 8 inches and for fronting 145 feet and force and forc

the southwest corner of Main and Brown Streets. December 28, 1914, tax \$2.00, \$10. Ida B. Gordon to James D. Spencer, 39 feet 8 inches by 38 feet north line Staples Street, 71 feet east of Wash-ington Street. January 8, 1915, tax \$1.40, \$10.

west corner of Grove Avenue and Cleve land Street. January 1, 1915, tax \$21

HENRICO TRANSFERS.

CHANCERY DEEDS OF TRUST.

Six Deeds of Trust, Amounting to \$24,918.

Bettie C. Dalton et vir to Same, 46½x140 feet west ilne Twenty-fourth Street, at the north of Stonewall Street. January 9, 1915, \$1,000.

George W. White et ux. to P. V. Cogbill, trustee, 62x148 feet north line Stonewall Street, 124 feet west of Thirtieth Street. January 9, 1915, \$2,180.

Martin Hall Co., Incorporated, Horsey, \$5,000 to \$15,000; machine busi-

HENRICO DEEDS OF TRUST.

Three Deeds of Trust, Amounting to \$1,574.50. #1,574.50.

E. T. Long to B. M. Jacobs, trustee, lots 25, 26, 27, 28 and 29, in block F, in the plan of Monument Heights. December 18, 1914, \$530.

Roy B. Bradley et ux. to P. L. Ruehmund, trustee, lots 7, 9, 11, 13, 15, 17, 19, 21, 23, 25, 26, 27, 28, 29 and 30 to 36, inclusive, in block M, in section 2, in the plan of Highland Springs. December 2, 1914, \$154.50.

Four Release Deeds, Amounting to \$12,073.47.

George M. Cease, trustee, to Harry V. Cole, 30x124 feet east line Boulevard, 198 feet south of Cary Street. January 6, 1915, \$653.47.

H. R. Pollard, Jr., trustee, to John J. Keveney, 28x179 feet 9 inches north line Stuart Avenue, 142 feet 9 inches west of Elm Street. January 8, 1914, \$4.200.

John H. Chamberlayne, trustee, to A. H. Smith, 22 feet 9½ inches by 179 feet 9 inches south line Park Avenue, 133 feet east of Park Street. January 6, 1915, \$2,500.

Same to Charles O. Saville, same property as next above. January 6, 1915, \$4,720.

HENRICO RELEASE DEEDS.

One Release Deed, Amounting to C. H. Sutton, trustee, to I. J. Hawkes, 34.48 acres near Nine-Mile Road, about two miles from city. January 8, 1915 \$2,360.

SUPREME COURT OF APPEALS.

The following cases were argued yes-No. 28—Blackstone Manufacturing Company vs. Allen & Son. W. Moncure Gravatt and E. P. Buford for appellant, and W. S. McNeill for appellees, and submitted

A verdict in favor of the defendant company was returned by a jury in the Hustings Court, Part II., yesterday afternoon in the case of J. and S. Ritter against the Virginia Railway and Power Company, for damages alleged to have been sustained when their automobile was struck by a street car at Thirteenth and Hull Streets last August.

The case of the Watt Plow Company against George P. Finnigan, for \$2,726, but water available at all times. Sewas being heard in the Henrico Circuit lect location. Unexpired lease to Septour temperature of amount due on farming implements.

HENRICO CIRCUIT COURT.

Beverly and Jacquelin Streets, to cost \$1,975.

Sarah M. Adelanski, to build a detached two-story brick store and dwelling on the east side of Meadow Street, between Beverly and Wallace Streets, to cost \$3,000.

N. B. Ancarrow, to build a detached two-story brick dwelling at 2003 West Grace Street, to cost \$10,000.

Virginia Realty and Construction Company, to repair frame building 1422 West Cary Street, to cost \$100.

Southern Stove Works, to repair brick warehouse on the east side of Hermitage Road, between Broad and Leigh Streets, to cost \$120.

P. T. Hunt, to repair frame building 913 North Second Street, to cost \$150.

Louis E. Williams, to build a one-story frame dwelling at 1214 West Leigh Street, to cost \$450.

Purity Ice Cream Corporation, to repair brick bakery at the northwest corner of Jefferson and Cary Streets, to cost \$160.

PLUMBING PERMITS.

Permits were issued by the Plumbing Inspector yesterday, as follows: George McCue, for F. Carter, 1216 North Thirty-first Street. W. R. Fensom, for W. T. Torrence, 1716 East Cary Street. W. H. Eanes, for Louis Welder, 1221 North Thirty-first Street

ELECTRIC PERMITS.

The following permits were issued by the Electrical Department yesterday, as follows:
Engelberg & Bear, for Mr. Flox, 1800 Chaffin Street, five outlets.
Winston Electric Construction Company, for Warner Moore, 813 West Franklin Street, four fixtures.
Same, for Mrs. Denoon, 603. Chamber-hyne Avenue, Ginter Park, two recephacles.
Bauman & Mineral March 1800.

Ayne Avenue, Ginter Park, two receptacles.

Bauman & Hines. for J. W. Billey, 302 East Marshall Street, one fixture. Tresnon & Jennings, for Women's College, Tenth and Marshall Streets, three outlets.

Same, for T. M. Wortham & Co., 337 North Harrison Street, one fitxure. W. H. Jenks, for B. W. Tabb, 1523 West Avenue, twenty-two fixtures Same, for R. L. Meagher, 2715 East Grace Street, one fitxure.

Same, for W. F. Drinkard, 3129 Chaffin Street, ten fitxures.

Same, for Anti-Saloon League, 701 East Grace Street, one outlet.

Same, for Westchester Apartments, 1118 Grove Avenue, four outlets.

CHARTERS ISSUED.

Charters were issued by the State Corporation Commission yesterday, as follows:

Amend to charter of Cartright & Davis, Incorporated, Fredericksburg,

AUCTION SALES-To-Day

616 East Broad Street. Phone Madison 3851.

RECEIVER'S AUCTION SALE

TOCK, LICENSE AND FIXTURES OF J. KEAVENEY, BANKRUPT, 20

TUESDAY, JANUARY 12, 1915.

at 3 o'clock P. M.

Pursuant to an order of the Distric Court of the United States for the East ern District of Virginia, entered on th 16th day of December, 1914, in th matter of J. J. Keaveney, bankrupt, w will sell at public auction

Entire Stock, License, etc., consist ing case and bulk goods, well-know brands Whiskeys and Wines, Cash Reg ister, Showcases, Iron Safe, Front and Back Bar, Cigar Case, Cigars and Cig arettes, etc.

AUCTION SALES-Future Days

THE VALENTINE AUCTION CO

PHONE MADISON 1908
618 EAST BROAD ST.

EXECUTOR'S AUCTION SALE

Household Furniture, Shubert Upright

Piano, Étc.

As executor of the estate of Alice ones, deceased, I will sell at her late esidence,

No. 904-A North Sixth Street, TUESDAY, JANUARY 12, 1915, beginning at 10:30 o'clock A. M.,

household effects, etc., consisting of Bedroom Suit, Wardrobes, Parlor Suit, Dining Table, Centre Tables, Couch, Chairs, Rockers, Pictures, Lamps, Crockery, Glassware, Bric-a-Brac, Kitchen Tables and Presses, Trunks, lot of miscellaneous wearing apparel, bed clothing, etc., also one "Schubert" Upright Plano in very good condition. Sale positive. TERMS: Cash.

WALLACE F. BROWN.

WALLACE F. BROWN, Executor, THE VALENTINE AUCTION CO.,

FINANCIAL. 144444444444444

The

First National Bank

Ninth and Main.

THE BIG BANK

IN THE

BIG BUILDING.

Capital and Surplus,

\$3,000,000.

THE PERSON NAMED IN THE PE

RICHMOND

TRUST

WEST BROAD STREET,

VIRGINIA AUCTION CO. General Auctioneers,

Martin Hall Co., Incorporated, Horsey. \$5,000 to \$15,000; machine business. Martin Hall, president; J. J. Warner, secretary and treasurer, both of Horsey.

The Hudson-Hardy Co., Incorporated, Newport News. \$5,000 to \$10,000; auto-mobile business. E. M. Hardy, presi-dent; R. I. Mason, secretary and treas-urer, both of Hampton. Southern Motion Picture Corpora-tion, Norfolk. \$500 to \$15,000; moving picture business. W. F. Crail, presi-dent; George C. Cabell, secretary, both of Norfolk.

The Pulaski Hospital Association, In-corporated, Pulaski. No capital stock, J. W. Eckman, president; A. T. Esk-ridge, secretary, both of Pulaski

FIRE RECORD.

2500 Hanovor Avenue, 1:25 A. M.; loss Back Bar, Class
arettes, etc.
The above goods will be offered it
detail and as a whole.
TERMS: Cash.
EDWARD L. RYAN,
Receiver and Trustee.
VIRGINIA AUCTION CO.,
Auctioneors. 1706 Fairfield Street, 6:27 P. M.; loss

AUCTION SALES-Future Days

TRUSTEE'S SALE

OF ALUABLE AND DESIRABLE REAL ESTATE, IN DINWIDDIE COUNTY, CONTAINING 524 1-2 ACRES, MORE OR LESS, ON TUESDAY, JANUARY 19, 1915, at 12 o'clock noon.

By virtue of a deed of trust from A.

H. Atwood and husband to me as trustee, dated April 27, 1912, and recorded in the clerk's office of Dinwiddie County, in Deed Book 32, at page 537, which secures the payment of four certain notes, for the sum of \$2,000.00 each, default having been made in the payment of said notes, and upon being requested so to do by the legal holders of the same, I shall, on TUESDAY, THE 19TH DAY OF JANUARY, 1915, at 12 o'clock noon, on the premises, in the County of Dinwiddie, Va., on the Boydton Plank Road, near Burgess Statlon, offer for sale at public auction, to the highest bidder, the following described property.

All of those certain tracts or parcels

gravatt and E. P. Buford for appellent, and W. S. McNelli for appellees, and to submitted

No. 29.—Saunders vs. Southern Railly and Thomas B. Gay for the appellees, and continued until to-day

Next cases to be called:

No. 30.—Riverside and Dan River Cotton Mills Company vs. Waugh.

No. 31—Tartt, et als., vs. Avery, et als. (Will be dismissed).

No. 32.—Security Life Insurance Company vs. Newton.

No. 34.—Virginia Railway and Power Company vs. McDemmick.

UNITED STATES BISTRICT COURT.

Creditors yesterday brought bankruptey proceedings against Manilla Street, South Richmond, in the United States District Court. The creditors are Burton & Briel, Incorporated; the Cotton & Briel,

SAMUEL W. ZIMMER, Trustee. JAMES R. HARRISON,

Auctioneer. FOR RENT-Apartments.

322 N. Harrison

Second apartment, five rooms, bath and kitchenette. Steam heated and hot water available at all times. Se-

WANTED-Real Estate

WE WANT TO BE YOUR REAL ESTATE AGENT, MCVEIGH & CLINN.

FOR RENT-Business Property. FOR RENT

Handsome suite of 3 offices on tenth Times-Dispatch Bldg.

Unusually attractive; immediate pos-

\$1,000,000 \$1,000,000 Old Dominion

Surplus,

Trust Company, Richmond, Va. Acts as-

3% on Savings Accounts.

The Strong Trust Co.

Executor. Administrator, Guardian. Trustee, Receives Deposits.

Capital.

JOIN THE

"Original Xmas Savings Club"

CLASSES:

2c to 98c a week. 98c to 2c a week. 5c to \$2.45 a week. \$2.45 to 5c a week. 25c each week. 50c each week. \$1.00 each week.

Now Forming at the

Richmond Bank & Trust Co.

Main and Eleventh Streets.

SAVINGS COMPANY Main and Seventh It Is Not Too

Late

It is not too late for you to begin that New Year savings account.

Our plan is one you can start any time, or stop any time. If you start, however, you will catch the enthusiasm.

You will soon have capital ahead! Banking by mail to

out-of-town deposi-Call or write for further details.

One Million Dollars Capital